

5. LOST OR STOLEN PHONE:

- Report Immediately: If your phone is lost or stolen, report it to your mobile money provider immediately.
- Remote Lock/Wipe: Some wallets offer features to remotely lock or wipe your wallet data for added security.

6. CONSUMER SUPPORT SERVICES:

- Contact Information: Familiarize yourself with the customer support services provided by your mobile money provider for assistance.
- Educational Resources: Stay informed through educational resources and updates from the provider.



Mobile money wallets offer unparalleled convenience, but your security is paramount. By following these tips and staying informed, you can enjoy the benefits of mobile finance safely.

For more information and assistance, contact the Consumer Council of Fiji via toll free number 155!



Suva Office

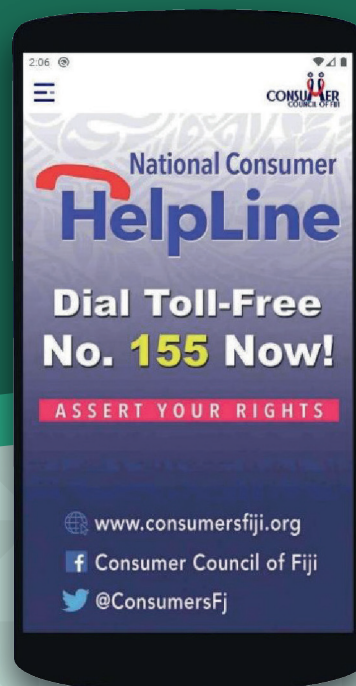
Level 5 Vanua House
Victoria Parade, Suva.
Phone: 3300792 | Mobile: 9716255
Email: complaints@consumersfiji.org

Lautoka Office

Suite 4 Popular Building
Vidilo Street, Lautoka
Phone: 6664987 | Mobile: 9262807
Email: RC.ltk@consumersfiji.org

Labasa Office

Shop 2 Mudaliar Investments
Sangam Avenue, Labasa
Phone: 8812559 | Mobile: 9736799
Email: RC.lbs@consumersfiji.org



MOBILE MONEY WALLETS: YOUR GUIDE TO CONVENIENCE AND SECURITY

Welcome to the world of Mobile Money Wallets – a convenient and efficient way to manage your finances on the go. This brochure is your comprehensive guide to understanding what mobile money wallets are, how they work, and essential tips to ensure your financial security.

1. WHAT IS A MOBILE MONEY WALLET?

A mobile money wallet is a digital account linked to your mobile number, allowing you to perform various financial transactions using your smartphone. It's like having a virtual wallet right in your pocket. The two most common mobile wallet platforms in Fiji are M-PAiSA and MyCash.



2. HOW IT WORKS:

- **Registration:** Sign up with your mobile number and complete the registration process (this may vary depending on your service provider).

- **Funding:** Add money to your wallet through linked bank accounts, or designated cash-in points.
- **Transactions:** Conduct a range of transactions, including money transfers, bill payments, and online purchases.
- **Security Measures:** Mobile wallets often use PINs, One Time Passwords (OTP), devise authentication and other security measures.

3. PROTECTING YOUR MOBILE MONEY WALLET:

- **Secure Your Phone:** Use a strong password, PIN, or biometric lock on your smartphone to prevent unauthorized access.
- **Enable Biometric Authentication:** If available, activate fingerprint or facial recognition for an extra layer of security.
- **Keep Credentials Confidential:** Never share your PIN, One Time Passwords or any sensitive information with anyone.
- **Regularly Check Transactions:** Monitor your transaction history for any suspicious activity and report it immediately.



Authentication Code

VERIFY

4. TIPS FOR SAFE TRANSACTIONS:

- **Use Trusted Apps:** Download mobile wallet apps only from official app stores to ensure authenticity.
- **Verify Transactions:** Double-check recipient details before confirming any transactions to avoid errors.
- **Secure Wi-Fi Connection:** Use secure and private Wi-Fi networks to conduct transactions; avoid public Wi-Fi for financial activities.
- **Transact with Authentic Businesses:** Only send/transfer money to businesses registered with the mobile wallet service provider via QR pay or to individuals you know.

